

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:	§	Case No. 15-26517
	§	
EARNESTINE WARREN	§	
	§	
	§	
Debtor(s)	§	

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION REPORT
CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

David P. Leibowitz, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned:	\$0.00	Assets Exempt:	\$5,853.00
<i>(without deducting any secured claims)</i>			
Total Distributions to Claimants:	\$7,349.97	Claims Discharged Without Payment:	\$39,295.31
Total Expenses of Administration:	\$15,650.03		

3) Total gross receipts of \$23,000.00 (see **Exhibit 1**), minus funds paid to the debtor(s) and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$23,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Secured Claims (from Exhibit 3)	\$0.00	\$17,244.08	\$3,088.30	\$3,088.30
Priority Claims:				
Chapter 7 Admin. Fees and Charges (from Exhibit 4)	NA	\$15,650.03	\$15,650.03	\$15,650.03
Prior Chapter Admin. Fees and Charges (from Exhibit 5)	NA	\$0.00	\$0.00	\$0.00
Priority Unsecured Claims (From Exhibit 6)	\$0.00	\$0.00	\$0.00	\$0.00
General Unsecured Claims (from Exhibit 7)	\$39,532.00	\$27,110.98	\$27,110.98	\$4,261.67
Total Disbursements	\$39,532.00	\$60,005.09	\$45,849.31	\$23,000.00

4). This case was originally filed under chapter 7 on 08/03/2015. The case was pending for 30 months.

5). All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6). An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 02/08/2018

By: /s/ David P. Leibowitz
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE	AMOUNT RECEIVED
Unscheduled PI claim	1242-000	\$23,000.00
TOTAL GROSS RECEIPTS		\$23,000.00

The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

NONE

EXHIBIT 3 – SECURED CLAIMS

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	BlueCross BlueShield of Illinois	4220-000	\$0.00	\$17,244.08	\$3,088.30	\$3,088.30
TOTAL SECURED CLAIMS			\$0.00	\$17,244.08	\$3,088.30	\$3,088.30

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
David P. Leibowitz, Trustee	2100-000	NA	\$3,050.00	\$3,050.00	\$3,050.00
David P. Leibowitz, Trustee	2200-000	NA	\$39.37	\$39.37	\$39.37
International Sureties, Ltd	2300-000	NA	\$8.78	\$8.78	\$8.78
Green Bank	2600-000	NA	\$104.25	\$104.25	\$104.25
Lakelaw, Attorney for Trustee	3110-000	NA	\$2,017.50	\$2,017.50	\$2,017.50
Lakelaw, Attorney for Trustee	3120-000	NA	\$107.97	\$107.97	\$107.97
Contingency Fee, Attorney for Trustee	3210-000	NA	\$7,666.66	\$7,666.66	\$7,666.66
Expenses, Attorney for Trustee	3220-000	NA	\$2,655.50	\$2,655.50	\$2,655.50
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		NA	\$15,650.03	\$15,650.03	\$15,650.03

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

NONE

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

NONE

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1	American InfoSource LP as agent for	7100-900	\$858.00	\$835.59	\$835.59	\$131.34
2	Discover Bank	7100-900	\$4,588.00	\$4,572.27	\$4,572.27	\$718.73
3	Quantum3 Group LLC as agent for	7100-900	\$549.00	\$702.76	\$702.76	\$110.47
4	Quantum3 Group LLC as agent for	7100-900	\$1,451.00	\$1,451.21	\$1,451.21	\$228.12
5	Quantum3 Group LLC as agent for	7100-900	\$204.00	\$174.86	\$174.86	\$27.49
6	Capital One Bank (USA), N.A. by American InfoSource LP as agent	7100-900	\$1,159.00	\$1,156.62	\$1,156.62	\$181.81
7	State Farm Bank	7100-900	\$939.00	\$1,388.71	\$1,388.71	\$218.30
8	Capital One, N.A.	7100-900	\$446.00	\$446.66	\$446.66	\$70.21
9	PYOD, LLC its successors and assigns as assignee	7100-900	\$1,566.00	\$3,428.96	\$3,428.96	\$539.01
10	PYOD, LLC its successors and assigns as assignee	7100-900	\$1,727.00	\$1,727.35	\$1,727.35	\$271.53
11	PYOD, LLC its successors and assigns as assignee	7100-900	\$484.00	\$484.66	\$484.66	\$76.19
12	Wells Fargo Bank NA	7100-900	\$1,754.00	\$2,989.56	\$2,989.56	\$469.94
13	Portfolio Recovery Associates, LLC	7100-900	\$3,796.00	\$3,643.49	\$3,643.49	\$572.73
14	Portfolio Recovery Associates, LLC	7100-900	\$715.00	\$694.04	\$694.04	\$109.10
15	Portfolio Recovery Associates, LLC	7100-900	\$870.00	\$919.36	\$919.36	\$144.52
16	Portfolio Recovery Associates, LLC	7100-900	\$324.00	\$488.73	\$488.73	\$76.83
17	Portfolio	7100-900	\$944.00	\$935.22	\$935.22	\$147.01

	Recovery Associates, LLC					
18	Portfolio Recovery Associates, LLC	7100-900	\$712.00	\$1,070.93	\$1,070.93	\$168.34
	Bk Of Amer	7100-000	\$9,896.00	\$0.00	\$0.00	\$0.00
	Cap1/l&t	7100-000	\$1,580.00	\$0.00	\$0.00	\$0.00
	Carson Pierre Scott/HSBC	7100-000	\$92.00	\$0.00	\$0.00	\$0.00
	Chase Card	7100-000	\$1,021.00	\$0.00	\$0.00	\$0.00
	Citibank/Shell Oil	7100-000	\$676.00	\$0.00	\$0.00	\$0.00
	Dsnb Macys	7100-000	\$1,541.00	\$0.00	\$0.00	\$0.00
	Medicredit, Inc	7100-000	\$516.00	\$0.00	\$0.00	\$0.00
	Nordstrom FSB	7100-000	\$960.00	\$0.00	\$0.00	\$0.00
	Us Bank	7100-000	\$140.00	\$0.00	\$0.00	\$0.00
	Von Maur	7100-000	\$24.00	\$0.00	\$0.00	\$0.00
TOTAL GENERAL UNSECURED CLAIMS			\$39,532.00	\$27,110.98	\$27,110.98	\$4,261.67

FORM 1
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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

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Exhibit 8

ASSET CASES

Case No.: 15-26517
Case Name: WARREN, EARNESTINE
For the Period Ending: 2/8/2018

Trustee Name: David Leibowitz
Date Filed (f) or Converted (c): 08/03/2015 (f)
§341(a) Meeting Date: 09/16/2015
Claims Bar Date: 04/06/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	Chase Checking Account	\$378.00	\$0.00	\$0.00	FA
2	Used Furniture	\$500.00	\$0.00	\$0.00	FA
3	Used Clothing	\$300.00	\$0.00	\$0.00	FA
4	2005 Toyota Matrix (145,000 miles)	\$4,675.00	\$0.00	\$0.00	FA
Asset Notes: Wildcard: \$2275 Vehicle: \$2400					
5	Unscheduled PI claim (u)	Unknown	\$40,000.00	\$23,000.00	FA
Asset Notes: BCBS objection to motion to avoid its asserted \$18,517.22 lien, based on federal preemption of state law limitations on its subrogation rights, would have eliminated any distribution of balance remaining after payment of special counsel fees; however, Trustee settled with BCBS for agreed lien amount of \$3,088.30 (dkt #51).					

TOTALS (Excluding unknown value)

\$5,853.00

\$40,000.00

\$23,000.00

Gross Value of Remaining Assets

\$0.00

Initial Projected Date Of Final Report (TFR): 12/31/2017

Current Projected Date Of Final Report (TFR):

/s/ DAVID LEIBOWITZ

DAVID LEIBOWITZ

FORM 2
CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 15-26517
Case Name: WARREN, EARNESTINE
Primary Taxpayer ID #: **_***1317
Co-Debtor Taxpayer ID #:
For Period Beginning: 8/3/2015
For Period Ending: 2/8/2018

Trustee Name: David Leibowitz
Bank Name: Green Bank
Checking Acct #: *****1701
Account Title:
Blanket bond (per case limit): \$5,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
01/16/2017	(5)	Kevin J. McNamara Law Offices PC	Gross Proceeds of PI Suit	1242-000	\$23,000.00		\$23,000.00
01/31/2017		Green Bank	Bank Service Fee	2600-000		\$17.95	\$22,982.05
02/09/2017	3001	International Sureties, Ltd	2017 Bond Payment (VOID - amount incorrect)	2300-003		\$26.39	\$22,955.66
02/09/2017	3001	VOID: International Sureties, Ltd	Void of Check# 3001	2300-003		(\$26.39)	\$22,982.05
02/09/2017	3002	International Sureties, Ltd	2017 Bond Payment (Bond #016073584)	2300-000		\$8.78	\$22,973.27
02/10/2017	3003	Kevin McNamara	Special Personal Injury Counsel fees & expenses (dkt. 43)	*		\$10,322.16	\$12,651.11
			Contingency Fee \$(7,666.66)	3210-000			\$12,651.11
			Expenses \$(2,655.50)	3220-000			\$12,651.11
02/28/2017		Green Bank	Bank Service Fee	2600-000		\$25.96	\$12,625.15
03/31/2017		Green Bank	Bank Service Fee	2600-000		\$21.68	\$12,603.47
04/28/2017		Green Bank	Bank Service Fee	2600-000		\$18.36	\$12,585.11
05/31/2017		Green Bank	Bank Service Fee	2600-000		\$20.30	\$12,564.81
06/20/2017	3004	BlueCross BlueShield of Illinois	HCSC 8412490-8407735-Warren - BCBSIL Medical Lien	4220-000		\$3,088.30	\$9,476.51
01/10/2018	3005	David P. Leibowitz	Trustee Compensation	2100-000		\$3,050.00	\$6,426.51
01/10/2018	3006	David P. Leibowitz	Trustee Expenses	2200-000		\$39.37	\$6,387.14
01/10/2018	3007	Lakelaw	Claim #: ; Amount Claimed: \$2,017.50; Distribution Dividend: 100.00%;	3110-000		\$2,017.50	\$4,369.64
01/10/2018	3008	Lakelaw	Claim #: ; Amount Claimed: \$107.97; Distribution Dividend: 100.00%;	3120-000		\$107.97	\$4,261.67
01/10/2018	3009	American InfoSource LP as agent for	Claim #: 1; Amount Claimed: \$835.59; Distribution Dividend: 15.72%;	7100-900		\$131.34	\$4,130.33
01/10/2018	3010	Discover Bank	Claim #: 2; Amount Claimed: \$4,572.27; Distribution Dividend: 15.72%;	7100-900		\$718.73	\$3,411.60
01/10/2018	3011	Quantum3 Group LLC as agent for	Claim #: 3; Amount Claimed: \$702.76; Distribution Dividend: 15.72%;	7100-900		\$110.47	\$3,301.13
01/10/2018	3012	Quantum3 Group LLC as agent for	Claim #: 4; Amount Claimed: \$1,451.21; Distribution Dividend: 15.72%;	7100-900		\$228.12	\$3,073.01
01/10/2018	3013	Quantum3 Group LLC as agent for	Claim #: 5; Amount Claimed: \$174.86; Distribution Dividend: 15.72%;	7100-900		\$27.49	\$3,045.52

SUBTOTALS

\$23,000.00

\$19,954.48

FORM 2
CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 15-26517
Case Name: WARREN, EARNESTINE
Primary Taxpayer ID #: **_***1317
Co-Debtor Taxpayer ID #:
For Period Beginning: 8/3/2015
For Period Ending: 2/8/2018

Trustee Name: David Leibowitz
Bank Name: Green Bank
Checking Acct #: *****1701
Account Title:
Blanket bond (per case limit): \$5,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
01/10/2018	3014	Capital One Bank (USA), N.A. by American InfoSource LP as agent	Claim #: 6; Amount Claimed: \$1,156.62; Distribution Dividend: 15.72%;	7100-900		\$181.81	\$2,863.71
01/10/2018	3015	State Farm Bank	Claim #: 7; Amount Claimed: \$1,388.71; Distribution Dividend: 15.72%;	7100-900		\$218.30	\$2,645.41
01/10/2018	3016	Capital One, N.A.	Claim #: 8; Amount Claimed: \$446.66; Distribution Dividend: 15.72%;	7100-900		\$70.21	\$2,575.20
01/10/2018	3017	PYOD, LLC its successors and assigns as assignee	Claim #: 9; Amount Claimed: \$3,428.96; Distribution Dividend: 15.72%;	7100-900		\$539.01	\$2,036.19
01/10/2018	3018	PYOD, LLC its successors and assigns as assignee	Claim #: 10; Amount Claimed: \$1,727.35; Distribution Dividend: 15.72%;	7100-900		\$271.53	\$1,764.66
01/10/2018	3019	PYOD, LLC its successors and assigns as assignee	Claim #: 11; Amount Claimed: \$484.66; Distribution Dividend: 15.72%;	7100-900		\$76.19	\$1,688.47
01/10/2018	3020	Wells Fargo Bank, N.A.	Claim #: 12; Amount Claimed: \$2,989.56; Distribution Dividend: 15.72%;	7100-900		\$469.94	\$1,218.53
01/10/2018	3021	PORTFOLIO RECOVERY ASSOCIATES, LLC	Claim #: 13; Amount Claimed: \$3,643.49; Distribution Dividend: 15.72%;	7100-900		\$572.73	\$645.80
01/10/2018	3022	PORTFOLIO RECOVERY ASSOCIATES, LLC	Claim #: 14; Amount Claimed: \$694.04; Distribution Dividend: 15.72%;	7100-900		\$109.10	\$536.70
01/10/2018	3023	PORTFOLIO RECOVERY ASSOCIATES, LLC	Claim #: 15; Amount Claimed: \$919.36; Distribution Dividend: 15.72%;	7100-900		\$144.52	\$392.18
01/10/2018	3024	PORTFOLIO RECOVERY ASSOCIATES, LLC	Claim #: 16; Amount Claimed: \$488.73; Distribution Dividend: 15.72%;	7100-900		\$76.83	\$315.35
01/10/2018	3025	PORTFOLIO RECOVERY ASSOCIATES, LLC	Claim #: 17; Amount Claimed: \$935.22; Distribution Dividend: 15.72%;	7100-900		\$147.01	\$168.34
01/10/2018	3026	PORTFOLIO RECOVERY ASSOCIATES, LLC	Claim #: 18; Amount Claimed: \$1,070.93; Distribution Dividend: 15.72%;	7100-900		\$168.34	\$0.00

SUBTOTALS

\$0.00

\$3,045.52

FORM 2
CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 15-26517
Case Name: WARREN, EARNESTINE
Primary Taxpayer ID #: **_***1317
Co-Debtor Taxpayer ID #:
For Period Beginning: 8/3/2015
For Period Ending: 2/8/2018

Trustee Name: David Leibowitz
Bank Name: Green Bank
Checking Acct #: *****1701
Account Title:
Blanket bond (per case limit): \$5,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTALS:	\$23,000.00	\$23,000.00	\$0.00
Less: Bank transfers/CDs	\$0.00	\$0.00	
Subtotal	\$23,000.00	\$23,000.00	
Less: Payments to debtors	\$0.00	\$0.00	
Net	\$23,000.00	\$23,000.00	

For the period of 8/3/2015 to 2/8/2018

Total Compensable Receipts:	\$23,000.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$23,000.00
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$23,000.00
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$23,000.00
Total Internal/Transfer Disbursements:	\$0.00

For the entire history of the account between 01/16/2017 to 2/8/2018

Total Compensable Receipts:	\$23,000.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$23,000.00
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$23,000.00
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$23,000.00
Total Internal/Transfer Disbursements:	\$0.00

FORM 2
CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 15-26517
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Trustee Name: David Leibowitz
Bank Name: Green Bank
Checking Acct #: *****1701
Account Title:
Blanket bond (per case limit): \$5,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTAL - ALL ACCOUNTS

NET DEPOSITS

NET
DISBURSEACCOUNT
BALANCES

\$23,000.00

\$23,000.00

\$0.00

For the period of 8/3/2015 to 2/8/2018

Total Compensable Receipts: \$23,000.00
Total Non-Compensable Receipts: \$0.00
Total Comp/Non Comp Receipts: \$23,000.00
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$23,000.00
Total Non-Compensable Disbursements: \$0.00
Total Comp/Non Comp Disbursements: \$23,000.00
Total Internal/Transfer Disbursements: \$0.00

For the entire history of the case between 08/03/2015 to 2/8/2018

Total Compensable Receipts: \$23,000.00
Total Non-Compensable Receipts: \$0.00
Total Comp/Non Comp Receipts: \$23,000.00
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$23,000.00
Total Non-Compensable Disbursements: \$0.00
Total Comp/Non Comp Disbursements: \$23,000.00
Total Internal/Transfer Disbursements: \$0.00

/s/ DAVID LEIBOWITZ

DAVID LEIBOWITZ